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DILWORTH PAXSON LLP

Attorney Docket No. 05-1076

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NO. 752

P. 6/59

JUN 14 2006

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#14/10 Pre-amdt
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7-11-06

In re Application of

William F. Walsh

Serial No.: 09/588,389

Filed: June 6, 2000

For: METHOD, APPARATUS AND
COMPUTER-BASED PROGRAM FOR
EXCLUSIVE INVESTMENT OF
DEBENTURE CREDIT

Patent Art Unit: 3624

Examiner: Kelly Scaggs Campen

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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JUN 19 2006

Technology Center 2100

Sir:

In response to the Official Action dated March 9, 2006, kindly amend the above-identified patent application, without prejudice as follows:

Amendments to the Specification begin on page 2 of this paper. (A clean copy of the substitute specification begins on page 39 of this paper.)

Amendments to the Claims are reflected in the listing of claims which begins on page 14 of this paper.

Remarks begin on page 27 of this paper.

CERTIFICATE OF TRANSMISSION UNDER 37 C.F.R. 1.8

I hereby certify that this correspondence, and all papers and things referred to herein as being attached, enclosed, transmitted, or otherwise submitted, are being facsimile transmitted to the United States Patent and Trademark Office at (571) 273-6740 on the date set forth below.

Megumi S. McKeever

Date: June 13, 2006

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